

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JERRY COWLEY

Debtor(s)

Case No. 09-26425

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/22/2009.
- 2) The plan was confirmed on 09/14/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/29/2010, 11/14/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/13/2010, 09/13/2010, 09/13/2010, 09/15/2011.
- 5) The case was dismissed on 03/11/2013.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,450.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$17,354.25
Less amount refunded to debtor \$588.13

NET RECEIPTS: \$16,766.12

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$911.88
Other \$274.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,685.88

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASPIRE VISA	Unsecured	644.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC	Unsecured	96.00	96.68	96.68	41.48	0.00
ASSET ACCEPTANCE LLC	Unsecured	982.00	852.49	852.49	365.39	0.00
CAPITAL ONE AUTO FINANCE	Secured	6,747.00	7,162.00	6,747.00	6,747.00	512.96
CAPITAL ONE AUTO FINANCE	Unsecured	6,747.00	0.00	415.70	178.18	0.00
CHECK INTO CASH	Unsecured	800.00	NA	NA	0.00	0.00
COMCAST	Unsecured	300.00	NA	NA	0.00	0.00
DISH NETWORK	Unsecured	116.00	NA	NA	0.00	0.00
FINGERHUT DIRECT	Unsecured	308.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	208.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	7,707.00	7,512.65	7,512.65	3,220.07	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	477.00	53.40	53.40	22.89	0.00
ILLINOIS DEPT OF REVENUE	Priority	477.00	423.44	423.44	423.44	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	269.00	269.56	269.56	115.54	0.00
LORETTO HOSPITAL	Unsecured	800.00	NA	NA	0.00	0.00
M3 FINANCIAL SVCS	Unsecured	396.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	658.87	658.87	286.15	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	2,000.00	NA	NA	0.00	0.00
SPRINT PCS	Unsecured	398.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	389.00	389.95	389.95	167.14	0.00
WASHINGTON MUTUAL	Unsecured	500.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$6,747.00	\$6,747.00	\$512.96
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$6,747.00	\$6,747.00	\$512.96
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$423.44	\$423.44	\$0.00
TOTAL PRIORITY:	\$423.44	\$423.44	\$0.00
GENERAL UNSECURED PAYMENTS:	\$10,249.30	\$4,396.84	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,685.88</u>	
Disbursements to Creditors	<u>\$12,080.24</u>	
TOTAL DISBURSEMENTS :		<u>\$16,766.12</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/27/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.